

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Thaddeus Boyd Dawson, Jr. and natasha Leigh  
Dawson**

**Case No. 09-80270**

a/k/a Natasha Leigh Armstrong

S.S. Nos.: xxx-xx-5366 and xxx-xx-6238

Mailing Address: 2635 Ardsley Drive, Durham, NC 27704-

Debtors.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on February 18, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 25, 2009

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)					Date: 1/7/09		
					Lastname-SS#: Dawson-Thaddeus-5366		
<b>RETAIN COLLATERAL &amp; PAY DIRECT OUTSIDE PLAN</b>							
Retain	Creditor Name	Sch D #	Description of Collateral				
	Verizon		Cell Phone				
	Sprint		Cell Phone				
<b>SURRENDER COLLATERAL</b>							
	Creditor Name	Description of Collateral					
<b>ARREARAGE CLAIMS</b>							
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)			
				**			
				**			
				**			
				**			
				**			
	Countrywide-1st DOT	1	\$2,280	**			
			**				
			**				
			**				
<b>REJECTED EXECUTORY CONTRACTS/LEASES</b>							
	Creditor Name	Description of Collateral					
<b>LTD - DOT ON PRINCIPAL RESIDENCE &amp; OTHER LONG TERM DEBTS</b>							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Countrywide-1st DOT	1	\$1,140	N/A	n/a	\$1,140.00	Residence
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
<b>STD - SECURED DEBTS @ FMV</b>							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				7.00			
				7.00			
				7.00			
				7.00			
<b>STD - SECURED DEBTS @ 100%</b>							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	BB&T-910-Trade	7	\$18,468	7.00	\$130	\$373.68	2003 Infiniti G35
				7.00			
				7.00			
				7.00			
<b>ATTORNEY FEE (Unpaid part)</b>							
Law Offices of John T. Orcutt, P.C.			Amount				
			\$2,800				
<b>SECURED TAXES</b>							
IRS Tax Liens			Secured Amt				
Real Property Taxes on Retained Realty							
<b>UNSECURED PRIORITY DEBTS</b>							
IRS Taxes			Amount				
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
<b>CO-SIGN PROTECT (Pay 100%)</b>			Int. %	Payoff Amt			
All Co-Sign Protect Debts (See*)							
<b>GENERAL NON-PRIORITY UNSECURED</b>			Amount**				
DMI= \$1,412			\$57,904				
<b>PROPOSED CHAPTER 13 PLAN PAYMENT</b>							
\$ 2,684		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				1.42 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-confirmation payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAB (Page 4 of 4)							
Ch13Plan_MD (New_DeSardi) (9/24/08) © John T. Orcutt							
<b>Other Miscellaneous Provisions</b>							
Plan to allow for 3 "waivers".							

## **CERTIFICATE OF SERVICE**

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Charlene Free

Charlene Free

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	College Foundation, Inc. 2917 Highwoods Blvd. Raleigh, NC 27604
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	American Express Post Office Box 981535 El Paso, TX 79998-1535	Countrywide Home Loans Post Office Box 5170 SVB-314 Simi Valley, CA 93062-5170
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	American General Financial Services 3808 Guess Road, Suite D Durham, NC 27705	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	American Honda Finance Corp Post Office Box 1844 Alpharetta, GA 30023	Discover Card Post Office Box 30943 Salt Lake City, UT 84130
Internal Revenue Service** Post Office Box 21126 Philadelphia, PA 19114-0326	BB&T Consumer Collections Dept. PO Box 1793 Charleston, WV 25326	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Capital One Post Office Box 30285 Salt Lake City, UT 84130-0285	Encore Receivable Management PO Box 47248 Oak Park, MI 48237
Experian P.O. Box 2002 Allen, TX 75013-2002	Child Support Enforcement Post Office Box 20800 Raleigh, NC 27619-0800	Forster & Garbus, Attorneys Post Office Box 9030 Farmingdale, NY 11735-9030
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	Coastal Federal Credit Union Cardmember Services PO Box 30495 Tampa, FL 33630	GEMB/Rooms To Go Attn: Bankruptcy Dept. PO Box 981127 El Paso, TX 79998
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Coastal Federal Credit Union ** P.O. Box 58429 Raleigh, NC 27658	Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615

Nationwide Credit, Inc.  
2015 Vaughn Road  
Kennesaw, GA 30144-7802

NCO Financial Systems  
Post Office Box 61247  
Dept 64  
Virginia Beach, VA 23466

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Target  
c/o Retailers National Bank  
Post Office Box 1581  
Minneapolis, MN 55440-1581

Time Warner Cable  
Attn: Collections  
2505 Atlantic Avenue  
Raleigh, NC 27604

WFNNB/Express  
Bankrutpcy Dept.  
PO Box 182125  
Columbus, OH 43218